

09/865,828

IN THE CLAIMS

Amend 23-26 as follows:

1-22. (canceled)

23 (currently amended) A computer-implemented method of determining one or more statistical estimators of future customer behavior, the computer-implemented method comprising the steps of:

- (i) accessing data about past customer behavior;
- (ii) generating a Bayesian statistical model using the data about the past customer behavior; and
- (iii) using the model to generate one or more statistical estimators of future customer behavior;

wherein the step of generating the Bayesian statistical model comprises specifying a plurality of Bayesian prior probability distributions.

24. (currently amended) A computer-implemented method as claimed in claim 23, wherein the step of generating the model further comprises generating a plurality of Bayesian posterior probability distributions on the basis of at least the plurality of Bayesian prior probability distributions and the past customer data.

25. (currently amended) A computer-implemented method of determining one or more statistical estimators of future customer behavior, the computer-implemented method comprising the steps of:

- (i) accessing data about past customer behavior;
- (ii) generating a Bayesian statistical model using the data about the past customer behavior; and

09/865,828

(iii) using the model to generate one or more statistical estimators of future customer behavior;

wherein the step (iii) of using the model to generate one or more statistical estimators comprises the step of using a sampling method to draw approximate random samples from the posterior distribution and performing Monte Carlo inference using the samples to generate the statistical estimators.

26. (currently amended) A computer-implemented method of determining one or more statistical estimators of future customer behavior, the computer-implemented method comprising the steps of:

- (i) accessing data about past customer behavior;
- (ii) generating a Bayesian statistical model using the data about the past customer behavior; and
- (iii) using the model to generate one or more statistical estimators of future customer behavior;

wherein the step (iii) of using the model to generate one or more statistical estimators comprises the step of numerically or analytically calculating the Bayesian posterior probability distributions.